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**To:** <secretary@fmc.gov>  
**Date:** Thu, May 29, 2003 9:50 AM  
**Subject:** FMC Docket 02-15 Passenger Vessel Financial Responsibility

TO: Bryant L. VanBrakle  
Secretary  
Federal Maritime Commission

It is my understanding that the FMC is seeking to require cruise lines to post a bond equal to 110% of unsailed booked revenue to cover passengers in event of a cruise line default.

At the present time passengers are covered by amongst other protections but including third party insurance and bankruptcy consumer deposit priority all of which have resulted in no passengers losing money covered by bonding.

I believe this proposal would increase the costs for passengers and would not help passengers beyond what is now available. Already additional costs have been placed on the cruise business recently such as increased port, federal and security charges and to add additional costs to sell cruises in a very difficult economy with be disastrous to the travel/cruise agent and its suppliers. Additionally, eventually any increased cost are passed on to the passengers.

I have been in the retail cruise business for 23 years and I do not recall a passenger purchasing insurance against the possibility a cruise lines stops operating and they will lose any money.

I recommend that this proposal not be adopted.

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